

CASSILTOUN HOUSING ASSOCIATION

**MINUTE OF MEETING OF BOARD OF MANAGEMENT
HELD ON WEDNESDAY 25TH NOVEMBER 2020 AT 6.00 PM
VIRTUAL ZOOM MEETING**

Present: George Kelly Anne M Stuart MBE
Teresa McGowan Julie McNeil
Chris O'Brien Kim McKee
Richard Sullivan (joined meeting at 18.51pm)

In Attendance: Clair Malpas Chief Executive Officer
Fiona McGowan Director of Operations
Gamal Haddou Director of Finance & IT
Paula Brownlie Corporate Services Manager
Laura Edwards Development Consultant (Left Meeting at 18.38 pm)

1a. WELCOME, INTRODUCTIONS, SEDERUNT & APOLOGIES

George Kelly, Chairperson welcomed everyone to the meeting.

Apologies were received from William Craig, Barbara Dusik and Evelyn Ferguson. Debbie MacKenzie is currently on leave of absence.

The Board were reminded that they were to speak through the Chair and to raise their hand if they wanted to ask a question.

The Chair sought the Board's approval to bring forward Agenda Item 14a Barlia 3 Development – Proposed final account to allow Laura Edwards to present her report first to the Board of Management. ***The Board noted and approved this request.***

1b. QUORUM

As per the Association's Rules, the Quorum for the Board of Management Meeting stands at 4 members. Today's meeting is therefore quorate.

2. CONFLICT OF INTEREST (PERMANENT REGISTER)

None

3a. MINUTE OF MEETING HELD ON 28TH OCTOBER 2020

Amendment to the minute of 28th October 2020: Page 12, Subsidiary Decisions, Regeneration Sub Committee - Delegated authority given to the Director of Operations to sign off on further design and specification developments prior to the finalised version of the site layout being presented to the Regeneration Sub-Committee in January 2021. This decision is in relation to Homes by the Park (formerly known as the Nursery Site).

The minutes were then noted and approved on the motion of Anna Stuart MBE and seconded by Teresa McGowan.

3b. MATTERS ARISING FROM MINUTE OF MEETING HELD ON 28TH OCTOBER 2020

Page 5, Castlemilk Drive: George Kelly asked for an update on the Performance Bond. The Chief Executive confirmed that it had been received today.

Page 9, Ballantay 5: Anna Stuart asked if we had received any feedback from the tenants at Ballantay on the Board's decision. Director of Operations intimated that she had received no feedback to date.

Page 11, Correspondence – Letter from GCC re Bulk Uplift. CEO reported that there had been a further letter and a meeting regarding bulk uplift. There is going to be a charging policy for uplifting bulk waste. There will also be a booking service to pick up bulk waste. They have indicated that any fly-tipping on our land is our responsibility to uplift this waste. This will have implications for the Association as we cannot have bulk waste lying around as there will be health and safety issues. A meeting will be held internally as there are financial implications to the Association. Bulk uplift will be included in the tender for the Environmental Maintenance Contract.

Julie McNeil enquired if the Association is putting a skip in place for Christmas debris. Director of Operations confirmed that she is awaiting confirmation from Caledonian. Julie McNeil asked if the skip can be put in place before Christmas, ie Christmas Eve. Director of Operations confirmed that this would not be possible as there will be no staff working to monitor the use.

Teresa McGowan intimated that we would need to signpost the areas where people normally leave their bulk to be uplifted if the Council will not be uplifting it. We need to take a harsh approach to this as people will just leave the bulk lying around.

3c. ACTION LIST FROM MINUTE OF MEETING HELD ON 28TH OCTOBER 2020

Chief Executive Officer informed the Board that all items for action from the meeting held on 28th October 2020 had been completed.

14a. BARLIA 3 DEVELOPMENT – PROPOSED FINAL ACCOUNT

Laura Edwards, Development Consultant presented the above report previously circulated.

The project at Barlia is around one year late, 3.5 months relating to COVID and issues in relation to Energetics and public utilities at the Church site getting connected and some minor changes instructed by MAST. Crudens have asked for an extension of time so that the contractual completion date can be extended and this stops us claiming damages against them for any losses but it also means that they can claim us for extra costs above the contract value.

The Board agreed in January 2020 to give delegated authority to the CEO negotiate with Crudens on an agreed final account following the outcome of the Extension of Time claim and if required, deviate from the standard policy of claiming damages from Crudens.

Item redacted as contains commercially sensitive information.

Laura Edwards left the meeting at 18.38 pm

4a. CHAIRS REPORT

The Chair reported.

Friday 30th October - CEO 6 month Appraisal Review

Attended with Vice Chair. Overseeing the work of the Association during the past six months has been a very, challenging time for the CEO. The impact of Covid-19 has seen our first disruption to business since our registration in 1984. Our CEO has kept the business running through good planning and great communication strategies. She has put every effort into maintaining the high level of service to our tenants, factored owners, partner’s and contractors and helped maintain a high level of care in the community throughout the whole of Castlemilk. She has ensured as much as possible the continuation of our new build and development plans and in doing all of this she has also maintained high levels of Health and Safety not only of the staff team but of the public and tenants alike. This was an appraisal held in a time of exceptional circumstances and of an exceptional person with the leadership skills to overcome the obstacles and unknown manifestations upon our lives. The Chair thanked the CEO on behalf of the Board.

Training with Nursery Board of Management

The Chair explained that to help boost his overall comprehension as a Board member of the Nursery he had completed four Azilo training course’s entitled;
 Building the Ambition National Practice Guidance on Early Learning and Childcare
 Covid-19 guidance: reopening childcare and early years settings
 Inspections, rating’s and the Care Inspectorate (Scotland)
 Advanced child protection awareness.

Training with CHA Board of Management

18th November 2020 - Attended an internal training course on the Association’s Rules (New) facilitated by the Association’s Corporate Services Manager.

19th November 2020: Attended a SHARE course entitled “The Ambassadors of the Organization” which was facilitated by Stuart Eglinton

12th November & 24th November: Attended two sessions of the Governance Masterclass session which is being run by SHARE. The first session was entitled “The challenging environment of governance and the second was “The information you require (ARC) and financial returns”.

25th November: Attended the first session of the Corporate Governance Conference (SHARE). The second session of this will take place tomorrow.

Friday 20th November and Monday 23rd November 2020: Cassiltoun Stables Nursery – Child Development Officer Interviews : There was seven candidates interviewed for four vacancies. All vacancies were filled.

The Chair’s report was noted.

4b. CHIEF EXECUTIVE'S 6 MONTH REVIEW

The Chair presented the above report previously circulated with the agenda.

The Board noted the contents of the report.

5. MANAGEMENT ACCOUNTS – OCTOBER 2020

Director of Finance & IT presented the October 2020 Management Accounts previously circulated with the agenda.

This is the 5th set of accounts.

The trends and changes are not massively different from the first sixth months. Less legal costs, slower day to day activities, Barlia delay on newbuild properties.

Next year we will see a new measure on the interest rate (LIBOR). It is important for the Board to note that the format and the structure of the management accounts will not change.

We have one month's accrual of reactive repairs while awaiting invoices from City Building. Director of Operations confirmed that it is really frustrating that we are not getting the invoices from City Building. She confirmed that she has been communicating with City Building and have had meetings cancelled due to COVID. Director of Finance confirmed that the issue for the Association will be if they bill us or if it will be for a proportionate amount. If City Building can't undertake the volume of repairs and catch up, we shouldn't be paying the contract value.

We exceed our budget surplus to date and over the year it is expected to exceed our budget surplus. However, things are constantly changing and as of today, there was a further £200,000 spent over and above what was it reported in the accounts. This money was spent on Castlemilk Drive. We will now accelerate the HAG Grant for the same value.

Major Repairs are currently paused due to Tier 4.

With regards to arrears, we have seen a drop over the past two months.

The Allpay Rent Collection process will be rolled out to tenants. The first part of the process is to roll out direct debits for tenants and factored tenants. It is hoped to go live by 7th December 2020.

18:51 pm - Richard Sullivan joined the meeting.

Director of Finance intimated that he will bring back to the Board in quarter 4 to invest £8-12k for enhancing the remote access.

With regards to the cashflow projections outlines we should have in the region of £16k extra cash coming in for the Barlia properties. However, the last property will not be occupied until around 11th December 2020. Director of Finance intimated that will not get the full £16k for the period.

Reactive Maintenance costs are sitting at £131,000 and budget is £253,000.

Surplus for the period is £506,000 and pro rata budget is lower.

Bank balance at end of October - £3,680,000 million. We will drawdown £3m of CAF loan in December 2020.

Director of Finance and Finance Officer are working on taking the 42 properties out of the asset management system and making them as live properties.

Director of Finance intimated that we should finish the year at £5m.

Julie McNeil intimated that she took a great deal of assurance out of the detailed set of management accounts.

After discussion, the Board unanimously approved the Management Accounts for October 2020.

6. OPERATIONAL REPORTS

Director of Operations outlined that as this was the first report to the Board on the Operational Reports (previously presented to the Operations Sub Committee), she welcomed any feedback.

6a. OPERATIONS SERVICE PERFORMANCE

Director of Operations presented the above report previously circulated with the agenda.

The team are working well remotely and within their bubbles in the office and performance has not been affected.

Arrears are coming down period on period. Figures in the report are as at period 8. £153,290.15 (Current Tenant Arrears) and £45,999.50 (Former Tenant Arrears). However, period 9 finished last week and we actually came down (current and former) by £9,500. It is expected to spike again over Christmas. However, current arrears have been coming down over the last four periods.

Void performance – average let of voids is 11.1 days. The voids are taking longer to turn around due to COVID. Our target for the rent loss may not be met due to COVID.

Anti Social Behaviour – Number of complaints received during lockdown compared to last years figures amounts to an extra 2.

Waiting List – 800 applicants on our waiting list. This has increased with the newbuild.

Barlia 3 allocations – Director of Operations thanked the Housing Manager (Services) for all her hard work as she has been in charge of the project. Properties at site C and D are all allocated. Site A (Church Site) is what she is currently working on at present.

Advice Team – Working remotely and managed to deal with clients with one member of staff down (Maternity Leave). They have a current workload of 190 cases. Total of 104 appointments carried out from 4/8/20 to 5/11/20.

Kim McKee intimated that she liked all of the information in the way it was presented and that it was easy to follow. She also thanked the team for all their hard work under the current circumstances. The case study also highlighted the work of the Advice Team and the difference they make to someone's life.

The Board noted and approved the contents of the Operations Service Performance Report.

6b. TECHNICAL SERVICE PERFORMANCE

Director of Operations presented the above report previously circulated to the Board.

The report is slightly out of date as we have now been placed into Tier 4. All major repairs, stock condition survey and backlog of repairs was cleared of normal repairs prior to be placed into Tier 4.

Major improvements with regards to windows and door project was going well. We are planning to get back on site in January but if we go into another lockdown, this will not be possible. The kitchen and rewiring programme will also be affected with the new restrictions.

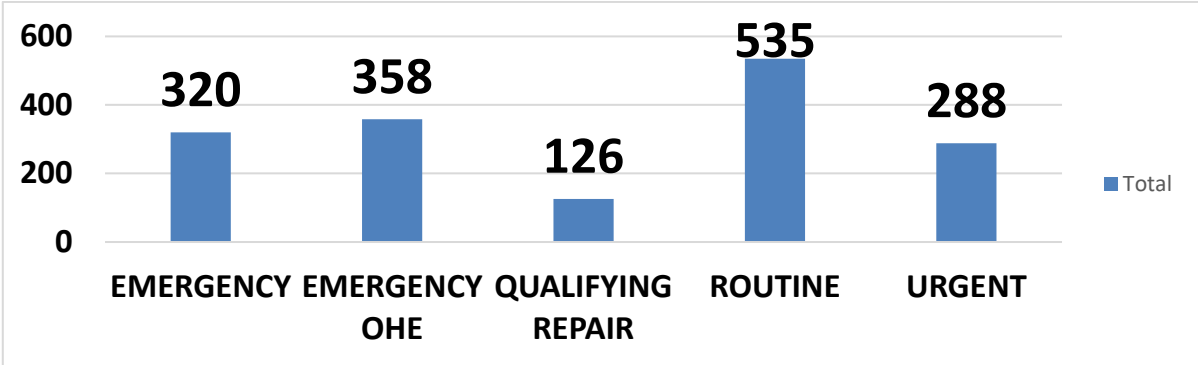
Smoke detector programme going well but a lot of no accesses. We have been granted an extension of a year.

Reactive maintenance has been going well. We have caught up with the backlog of repairs but with Tier 4 this will be affected.

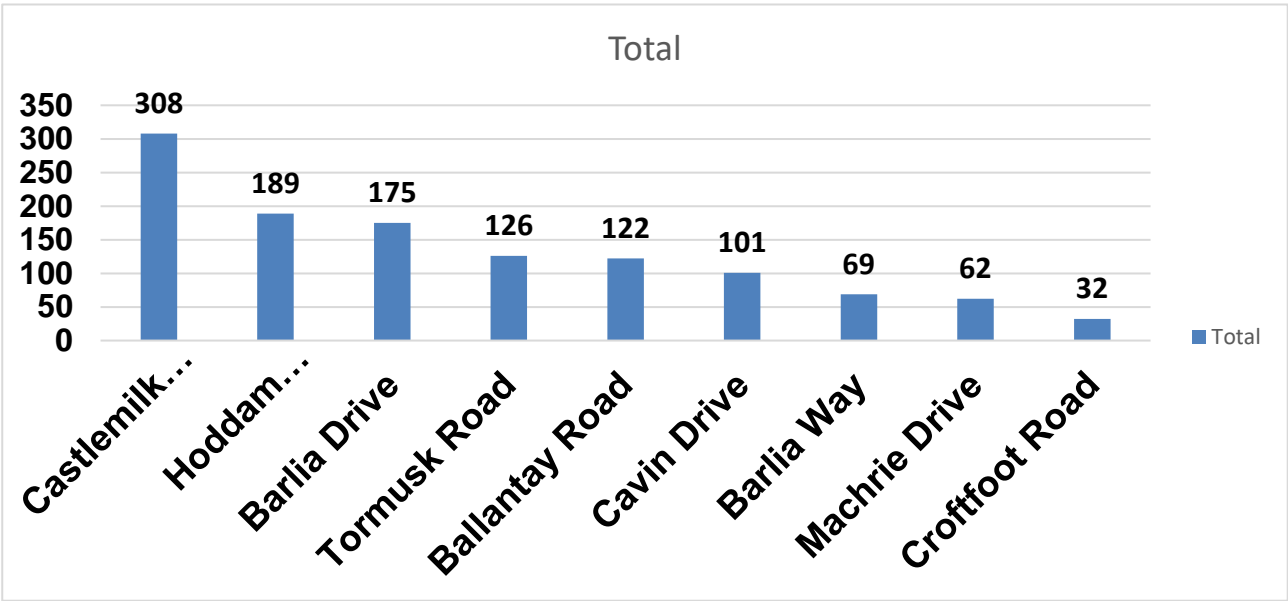
Contract with City Building has not been signed due to lockdown. Three meetings have been set up due to COVID. Alan Burns has reassured the Director of Operations that it will be returned by Friday. We need to discuss renewables as charges are not being invoiced.

Repair Statistics

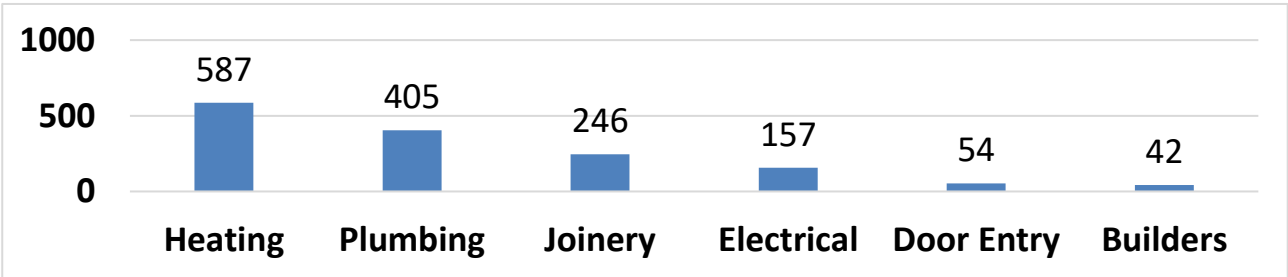
Urgency Breakdown



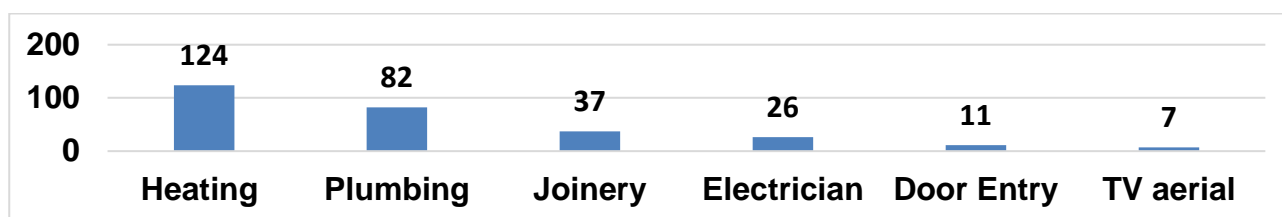
Area Breakdown



Maintenance Breakdown



Castlemilk Drive Breakdown



Factoring Arrears

Target is £40,000 – currently £45,942.20 however debit was applied 30/9/20 which is why such an increase.

Environmental Maintenance Contract

Tender Opening due to take place on 8th December 2020. A full report for approval will be presented to the Board at their meeting in January 2021.

Stair Cleaning Contract

Tender Opening due to take place on 8th December 2020. A full report for approval will be presented to the Board at their meeting in January 2021.

Stock Condition Survey

The Stock Condition Survey is now underway and is being carried out by JMP. The results will be reported to the Board at their meeting in January 2021.

Richard Sullivan enquired as to the heating repairs and if it was due to the age of the heating system. Director of Operations confirmed that it is due to the age of the heating systems.

Richard Sullivan also intimated that it is his opinion that there will be another lockdown in January 2021 and asked how it will impact our business. Director of Operations intimated that it will have a big impact on our investment programme and there will be another backlog with repairs. We will need to look at postponing our major repairs to the following financial years.

Richard Sullivan enquired if the impact of COVID and a further lockdown would have an effect on next year's finances. Director of Finance confirmed that we have a ceiling for our investment programme. However, if construction had to stop or there were other consequences on our business, this would have a negative impact. Chief Executive confirmed that we would have to reprofile our investment work without breaching our covenants. We also have to wait on the results of our Stock Condition Survey.

Julie McNeil enquired if owner occupiers are responsible for their own electrical and gas servicing. Director of Operations confirmed that they are responsible for this work.

The Board noted and approved the contents of the Technical Service Report.

6c. COURT ACTION

Director of Operations presented the above report previously circulated with the agenda.

George Kelly enquired if the police were involved in the anti-social behaviour case referred to in the report. Director of Operations confirmed that all services were involved and no change had taken place.

Richard Sullivan enquired if the rent arrears case had to go to court and the legislation changes and we can proceed, what impact would the backlog in the court system have on the legal system? Director of Operations confirmed that it takes over 6-8 weeks to go to court. However, it is normally allowed to be continued and cases can continue for a year. There will definitely be a backlog.

Teresa McGowan intimated that she was surprised that there are only three cases being presented to go to court. Director of Operations confirmed that the team are working hard with tenants to try and prevent court proceedings.

After discussion, the Board unanimously approved to continue with the necessary action for those who have breached their tenancy agreement, including court action up to and including decree for eviction for recovery or possession, debt outstanding and expenses which, if granted, will result in the repossession of the property.

6d. FORMER OWNER ARREARS AND CREDITS WRITE OFF

Director of Operations presented the above report previously circulated with the agenda.

Teresa McGowan enquired if there were certain areas that had high arrears. Director of Operations confirmed that they are spread over all areas.

Chief Executive intimated that it is hoped that setting up direct debits with tenants may assist with arrears.

After discussion, the Board unanimously to write off the following:-

- ***£1,534.22 in former owner arrears***
- ***£365.01 in former owner credits***

6e. FORMER TENANT ARREARS WRITE OFF

Director of Operations presented the above report previously circulated with the agenda.

After discussion, the Board unanimously to write off the following:-

- ***£22,482.33 in former tenant arrears and will continue to pursue £23,652.50 of former tenant arrears***

6f. CHARTER BENCHMARKING REPORT

Director of Operations presented the above report previously circulated with the agenda.

The report outlines the Association's performance against other local Housing Associations.

Kim McKee intimated that she found the information very helpful and it was good to keep it local. It also outlined areas that we should be looking at and where we need to improve.

Teresa McGowan enquired if Housing Associations set their rent increases at the same time. Director of Operations confirmed that they are set at the same time each year.

The Board noted and approved the contents of the Benchmarking report.

6g. **EQUALITIES REPORT**

Director of Operations presented the Equalities Report previously circulated with the agenda.

The Board noted and approved the contents of the report.

7. **CORRESPONDENCE**

Email from GWSF re the Forums proposed Manifesto for next year's Scottish Election:
Any comments to be passed to GWSF by Wednesday 2 December please. Corporate Services Manger to forward email to all Board Members.

8. **APPLICATIONS FOR MEMBERSHIP**

The Board considered one membership application as outlined by the Corporate Services Manager.

The Board noted the eligibility of the application had been checked.

The Board noted and unanimously approved for the member to be added to the Share Membership Register and that the Share Certificate would be issued.

9. **USE OF SEAL**

Use on four occasions.

10. **ENTITLEMENTS, PAYMENTS & BENEFITS REGISTER**

Nothing to report.

11. **NOTIFIABLE EVENTS**

The Chief Executive informed the Board that there is one notifiable event at present: -

1. Ongoing operational issues regarding COVID which the SHR have indicated that they would wish to remain live.

With regard to the Rule Change – this has now been closed off.

12. **SUBSIDIARY & SUB-COMMITTEE DECISIONS & MINUTES MADE BETWEEN 29TH OCTOBER 2020 – 25TH NOVEMBER 2020**

Chief Executive Officer presented the above report previously circulated.

H&S Committee and Landlord H&S Committee – 16th November 2020

Organisational structure chart to be updated with new staff and staff leaving

H&S Board Member responsibilities – to be signed off by all board members and passed to HSA to insert in manual

Fire Risk Assessment – Action Plan to be drafted with recommendations. Report to be presented to Cassiltoun Trust Board Meeting on 2 December 2020.

H&S Landlord Committee – To meet to in January to review evidence for Audit Visit (Zoom) on 20 January 2021.

13. **HEALTH & SAFETY/HWL**

H&S: No issues to report. H&S Committee met on 16th November 2020.

Teresa McGowan enquired if tenants coming into the office for appointments are offered disposal masks. Corporate Services Manager confirmed that all visitors with appointments are informed to come to the office with a mask. The Chief Executive confirmed that there is a small amount of people coming into the office. She also informed the Board that due to Tier 4 restrictions, some RSLs have told their staff to work from home and have closed their office. Our office remains open under strict restrictions to offer essential services.

HWL: Employee Wellbeing Survey has been carried out with staff and the results are being presented to the Staffing Sub Committee at their meeting on 26th November 2020. We continue to work through our HWL Gold Award action plan but find it hard to carry out some of the actions due to the COVID restrictions. Next area of action is to send an email re Alcohol Awareness to all staff.

14. **AOCB**

Office Bell: Anna Stuart asked if the bell can be checked as it didn't appear to be working. Corporate Services Manager to check.

15. **DATE AND TIME OF NEXT MEETING**

Wednesday 16th December 2020 at 6.00 pm

There being no further business the meeting concluded at 19:44 pm

Signature:
Chair of Board of Management

Date:

Copies of all reports mentioned within these minutes and any sub-committee reports/minutes are available on request.